

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CHRISTOPHER SANDIN  
SHUREE SANDIN  
Debtor(s)

Case No. 09-43316

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/16/2009.
- 2) The plan was confirmed on 02/26/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/24/2014.
- 5) The case was dismissed on 01/30/2015.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,200.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$147,124.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$147,124.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,834.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,445.51
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$9,279.51**

Attorney fees paid and disclosed by debtor: \$666.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL DBA GM I	Secured	22,336.00	22,336.00	22,336.00	22,336.00	1,373.31
AMERICREDIT FINANCIAL DBA GM I	Unsecured	NA	171.54	171.54	9.22	0.00
BECKET & LEE LLP	Unsecured	17,328.00	18,196.13	18,196.13	1,965.10	0.00
DELL FINANCIAL SERVICES	Unsecured	575.00	628.03	628.03	55.96	0.00
DISCOVER BANK	Unsecured	8,962.00	9,264.06	9,264.06	1,000.48	0.00
DISCOVER BANK	Unsecured	6,007.00	5,866.21	5,866.21	633.52	0.00
EAST BAY FUNDING	Unsecured	13,330.00	13,330.81	13,330.81	1,439.66	0.00
EAST BAY FUNDING	Unsecured	7,719.00	7,719.52	7,719.52	833.67	0.00
ECAST SETTLEMENT CORP	Unsecured	2,683.00	2,683.10	2,683.10	289.77	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	34,972.00	35,251.15	35,251.15	3,806.96	0.00
ILLINOIS DEPT OF REVENUE	Priority	2,000.00	19,105.37	19,105.37	19,105.37	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	2,230.14	2,230.14	240.84	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	4,216.23	4,216.23	455.33	0.00
INTERNAL REVENUE SERVICE	Priority	20,000.00	15,920.19	15,920.19	15,920.19	0.00
KANE COUNTY TREASURER	Priority	0.00	0.00	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	80.00	80.47	80.47	4.32	0.00
NICOR GAS	Unsecured	31.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	52,957.00	52,956.15	52,956.15	52,956.15	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	18,650.00	18,650.35	18,650.35	2,014.16	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,179.00	6,179.38	6,179.38	667.35	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,940.00	5,124.93	5,124.93	553.47	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	22,147.00	22,147.68	22,147.68	2,391.85	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	8,078.00	8,078.55	8,078.55	872.45	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	609.00	663.06	663.06	59.09	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,913.00	6,913.97	6,913.97	746.67	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	7,705.00	7,705.91	7,705.91	832.20	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	9,755.23	9,755.23	1,053.52	0.00
ULRICH PORZIG TRUST	Unsecured	49,000.00	57,668.00	57,668.00	6,227.88	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$52,956.15	\$52,956.15	\$0.00
Debt Secured by Vehicle	\$22,336.00	\$22,336.00	\$1,373.31
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$75,292.15</b>	<b>\$75,292.15</b>	<b>\$1,373.31</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$35,025.56	\$35,025.56	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$35,025.56</b>	<b>\$35,025.56</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$242,524.45</b>	<b>\$26,153.47</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$9,279.51</u>
Disbursements to Creditors	<u>\$137,844.49</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$147,124.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/01/2015

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.